

What is claimed is:

1. A computer implemented method comprising:
receiving at a server a request from an insurance producer, operating in a first jurisdiction, to place an insurance policy of a specific type in the first jurisdiction; and
transmitting to the producer, in response to the request, authorization from a broker who is licensed in the first jurisdiction to produce the insurance policy.
2. The method of claim 1, further comprising, in response to the request at the server, automatically identifying one or more brokers who are licensed to place the specific type of insurance policy in the first jurisdiction.
3. The method of claim 1, wherein the insurance producer is not licensed in the first jurisdiction to broker insurance policies of the specific type.
4. The method of claim 1, further comprising providing a graphical user interface (GUI) to the insurance producer to allow the insurance producer to enter the request.
5. The method of claim 4 wherein the GUI allows the insurance producer to enter information related to an insured entity of the insurance policy.
6. The method of claim 4 wherein the GUI is provided to the producer over the Internet.
7. The method of claim 4 wherein the GUI is configured to be displayed by an Internet browser.
8. The method of claim 1 wherein the insurance policy comprises a surplus lines insurance policy.
9. The method of claim 8 wherein the surplus lines insurance policy includes a property and casualty insurance policy.

10. The method of claim 1 wherein identifying the broker comprises providing a database containing information sufficient to identify brokers who are licensed in the first jurisdiction to place policies of the specific type.

11. The method of claim 10 wherein the database identifies brokers who have surplus lines broker's licenses in the first jurisdiction.

12. The method of claim 11 wherein the database identifies brokers who have surplus lines broker's licenses in a second jurisdiction.

13. The method of claim 1, further comprising providing a database containing information describing legal requirements for placing policies of the specific type in the first jurisdiction.

14. The method of claim 13 wherein the database contains information describing legal requirements for placing policies of the specific type in a second jurisdiction.

15. The method of claim 13, further comprising, at the broker, satisfying the legal requirements described in the database.

16. The method of claim 15, further comprising determining whether the insurance policy is exempt from a legal requirement described in the database.

17. The method of claim 16 wherein determining whether the insurance policy is exempt from a legal requirement comprises determining whether the specific type of insurance policy is listed on an export list that specifies the types of insurance that are exempt from a diligent search requirement.

18. The method of claim 17 wherein determining whether the insurance policy is exempt from a legal requirement comprises determining whether an insured entity qualifies for an industrial insured exception.

19. The method of claim 13, further comprising, generating an affidavit or declaration to be signed by the producer or a representative of the producer, said affidavit or declaration being generated based on the legal requirements described in the database.

20. The method of claim 19 wherein the affidavit or declaration contains a statement specifying that the broker was not able to find an insurance company licensed to provide insurance policies of the specific type in the first jurisdiction.

21. The method of claim 1, further comprising generating the insurance policy and relevant documents according to regulatory requirements of the first jurisdiction related to insurance policies of the specific type.

22. The method of claim 21 wherein the relevant documents comprise an affidavit or declaration that contains a statement specifying that the broker was not able to find an insurance company licensed to provide insurance policies of the specific type in the first jurisdiction to underwrite the insurance policy.

23. The method of claim 21 wherein the relevant documents comprise a tax form for paying tax related to the insurance policy.

24. The method of claim 1 further comprising rating the insurance policy based on a set of guidelines.

25. The method of claim 24, further comprising notifying an underwriter who underwrites the insurance policy when the insurance policy does not satisfy the set of guidelines.

26. The method of claim 25, further comprising providing a graphical user interface (GUI) to the underwriter to allow the underwriter to rate the insurance policy when the insurance policy does not satisfy the set of guidelines.

27. The method of claim 26, further comprising providing a GUI to the broker to allow the broker to modify the insurance policy.

28. The method of claim 1, further comprising placing the insurance policy with an insurance company that is not licensed to underwrite insurance policies in the first jurisdiction.

29. The method of claim 1, further comprising sending a message to an underwriter of the insurance policy indicating that the insurance policy needs to be renewed.

30. The method of claim 29, further comprising sending an approval to the producer indicating that a renewal of the insurance policy has been approved.

31. The method of claim 1, further comprising registering an insured entity of the insurance policy with a reservation system to notify producers or brokers that are affiliated with the producer who produced the insurance policy that the insured entity has already been contacted regarding the insurance policy.

32. A method comprising:
receiving at a server computer a request from an insurance producer who is not licensed to place insurance policies to insure risks of a specific type in a jurisdiction, to place an insurance policy of the specific type in the jurisdiction;
forwarding the request to a broker who is licensed to place the insurance policy of the specific type in the jurisdiction; and
receiving from the broker authorization to produce the insurance policy.

33. The method of claim 32, further comprising automatically identifying one or more brokers who are licensed to place the insurance policy of the specific type in the jurisdiction.

34. The method of claim 32, further comprising automatically identifying one or more insurance companies that are eligible to provide the insurance policy of the specific type in the jurisdiction.

35. The method of claim 34 wherein receiving from the broker authorization to produce the insurance policy comprises receiving from the broker authorization that the broker received from the identified insurance company for producing the insurance policy.

36. The method of claim 32, further comprising receiving at the server a selection by the producer of a broker from the one or more identified brokers.

37. The method of claim 32, further comprising providing a graphical user interface (GUI) to the insurance producer to allow the insurance producer to enter the request.

38. The method of claim 37 wherein the GUI allows the insurance producer to enter information related to an insured entity of the insurance policy.

39. The method of claim 37 wherein the GUI is provided to the producer over the Internet.

40. The method of claim 39 wherein the GUI is configured to be displayed by an Internet browser.

41. The method of claim 32 wherein the insurance policy comprises a surplus lines insurance policy.

42. The method of claim 32 wherein determining the broker comprises searching a database containing contact information of brokers who have surplus lines broker's licenses.

43. The method of claim 42 wherein the database contains contact information of brokers who have non-resident surplus lines broker's licenses in the jurisdiction.

44. The method of claim 32, further comprising generating the insurance policy according to a set of rules so that the insurance policy satisfies insurance regulations of the jurisdiction.

45. The method of claim 32, further comprising generating the insurance policy according to a set of rules so that the insurance policy satisfies surplus lines insurance regulations of the jurisdiction.

46. The method of claim 32, further comprising determining whether the insurance policy is exempt from a diligent search requirement that requires the broker to search for insurance companies licensed in the jurisdiction to underwrite the insurance policy.

47. The method of claim 46 wherein determining whether the insurance policy is exempt from the diligent search requirement comprises determining whether the risk of the specific type is listed on an export list that specifies the types of insurance that are exempt from the diligent search requirement.

48. The method of claim 46 wherein determining whether the insurance policy is exempt from the diligent search requirement comprises determining whether an insured entity qualifies for an industrial insured exception that specifies the types of insured entities that are exempt from the diligent search requirement.

49. The method of claim 46, further comprising, when the insurance policy is not exempt from a diligent search requirement, generating an affidavit or declaration that contains a statement specifying that the broker was not able to find an insurance company licensed to provide insurance policies of the specific type in the first jurisdiction to underwrite the insurance policy.

50. The method of claim 32, further comprising generating the insurance policy and relevant documents according to regulatory requirements of the first jurisdiction related to insurance policies of the specific type.

51. The method of claim 50 wherein the documents comprise an affidavit or declaration that contains a statement specifying that the broker was not able to find an insurance company licensed to provide insurance policies of the specific type in the first jurisdiction to underwrite the insurance policy.

52. The method of claim 50 wherein the documents comprise a tax form for paying tax related to the insurance policy.

53. The method of claim 32, further comprising rating the insurance policy based on a set of guidelines.

54. The method of claim 53, further comprising notifying an underwriter who underwrites the insurance policy when the insurance policy does not satisfy the set of guidelines.

55. The method of claim 54, further comprising providing a graphical user interface (GUI) to the underwriter to allow the underwriter to rate the insurance policy when the insurance policy does not satisfy the set of guidelines.

56. The method of claim 32, further comprising placing the insurance policy with an insurance company that is not licensed to underwrite insurance policies of the specific type in the first jurisdiction.

57. The method of claim 32, further comprising sending a message to an underwriter of the insurance policy indicating that the insurance policy needs to be renewed.

58. The method of claim 57, further comprising sending an approval to the producer indicating that a renewal of the insurance policy has been approved.

59. The method of claim 32, further comprising registering an insured entity of the insurance policy with a reservation system to notify producers or brokers that are affiliated with the producer who produced the insurance policy that the insured entity has already been contacted regarding the insurance policy.

60. A computer implemented method comprising:
receiving at a server a request from an insurance producer to place a surplus lines insurance policy with an insurance company;
automatically identifying one or more brokers who are licensed to place the surplus lines insurance policy;
automatically identifying one or more insurance companies that are eligible to provide the surplus lines insurance policy; and
transmitting to the producer authorization from one of the identified insurance companies to produce the insurance policy.

61. The method of claim 60 in which transmitting to the producer authorization from one of the identified insurance companies comprises transmitting to one of the identified brokers the authorization from the identified insurance company, and transmitting to the producer the authorization from the identified broker.

62. A server system, comprising:
a first interface for receiving from a producer over a network a request to place an insurance policy of a specific type in a jurisdiction, and to transmit to the producer, in response to the request, authorization from an insurance broker who is licensed in the jurisdiction to produce the insurance policy.

63. The server system of claim 62, further comprising a processing engine configured to identify one or more brokers licensed in the first jurisdiction to place insurance policies with an insurance company not licensed to insure risks of the specific type in the jurisdiction.

64. The server system of claim 62, further comprising a second interface for providing information about a received request to the insurance broker.

65. The server system of claim 62, further comprising a third interface for providing information about a received request to an insurance underwriter and to allow the insurance underwriter to authorize production of the insurance policy.

66. The server system of claim 62, further comprising a database containing contact information of at least one broker who has a surplus lines broker's license in the jurisdiction.

67. The server system of claim 62, further comprising a rating engine to rate the insurance policy when the request to place the insurance policy of the specific type meets a set of insurance guidelines.

68. The server system of claim 62, further comprising a database having templates of surplus lines insurance policies.

69. The server system of claim 68 wherein the templates of surplus lines insurance policies comprises different templates of a common type of insurance policy to satisfy the insurance regulations or laws of different jurisdictions.